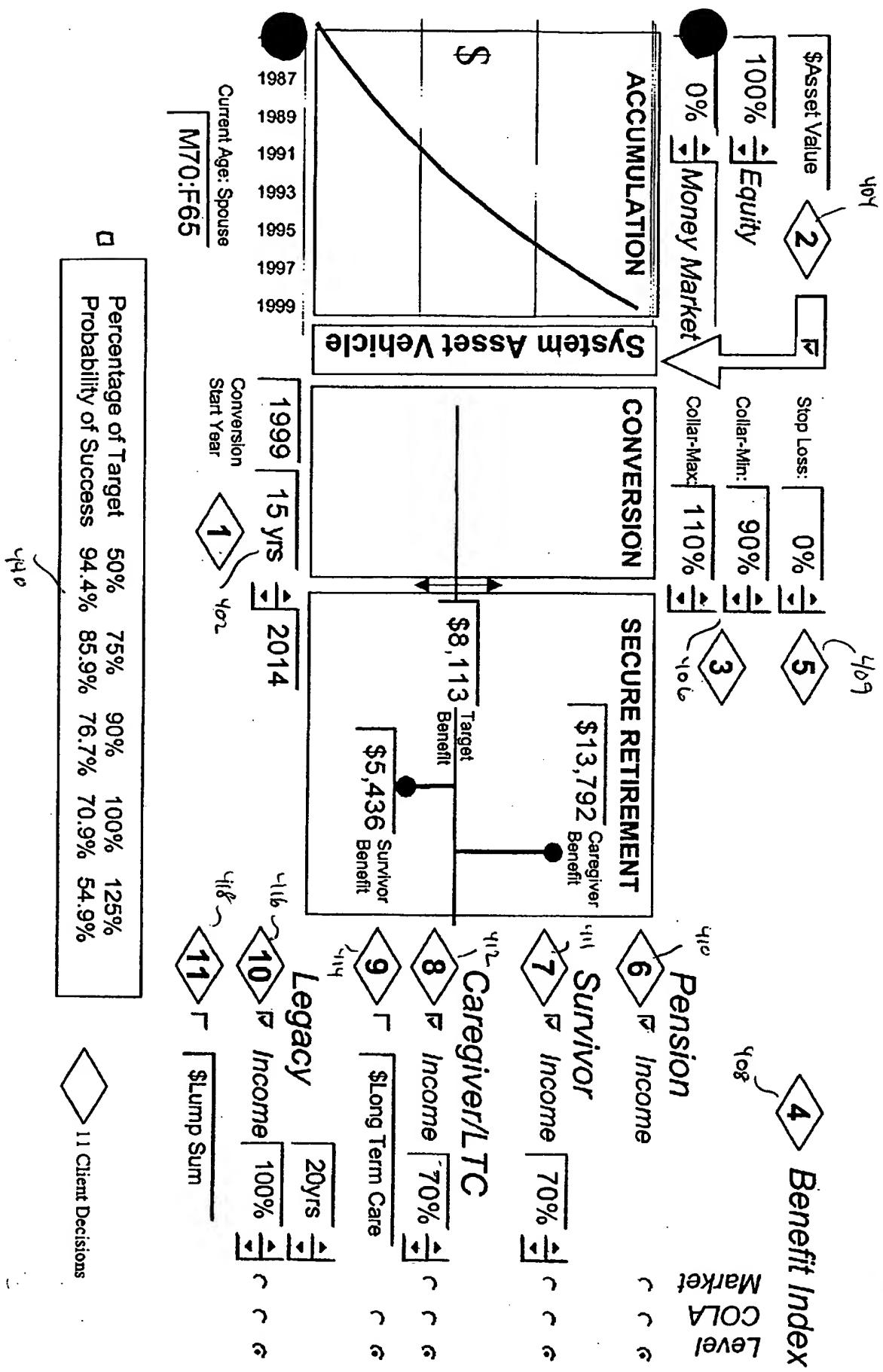


	Decision Status	A	B	C	D	E	F	G
402	1 Conversion Period	1, 5, 10, 15	Dec.					
404	2 Asset Vehicle & Investment Vehicle	None		Dec.				Final Decision
406	3 Collar	Def. 90-10%	Dec.					
408	4 Benefit Index	Def. Level or ColA			Dec.			
409	5 Stop / Loss	Def 0				Dec.		Final Decision
410	6 Pension	Dec. (Yes or No)						
411	7 Survivor	Dec. (Yes or No)	Def. 100%		Dec.			Final Decision
412	8 Caregiver	Def 0						
414	9 Long Term Care	Def 0				Dec.		Final Decision
416	10 Legacy Income	Def 0				Dec.		
418	11 Legacy Lump Sum	Def 0				Dec.		

Fig. 4a

Fig 4B



Benefit Choices

Deposit	\$100,000.00
Period	15 Years
Client 1	70 M
Client 2	65 F

Survivor

100%

500

500

500

Year	Stock Market Return (%)	Current Interest Rates (%)	IRA & Benefit Payment	Algorithm	IRA Account	Value BOY	Transfer Withdraw	Value EOY	Purchased Benefit	Benefit Account	Actual Total Payment
1	12.37	6.00	100,000	8,655	8,655	100,000	6,667	8,078	96,797	0	577
2	14.54	5.94	103,354	9,143	9,143	96,797	6,952	7,954	94,959	6,556	612
3	12.25	5.23	108,990	9,867	9,521	94,959	7,878	7,664	90,084	14,031	1,189
4	19.45	4.98	111,877	10,379	9,521	90,084	8,337	6,954	90,688	21,793	710
5	22.49	5.08	119,732	11,399	9,521	90,688	9,086	6,151	93,804	29,044	803
6	(21.59)	5.24	130,356	12,754	9,521	93,804	10,181	5,213	60,353	36,552	938
7	1.98	6.10	102,799	10,353	9,521	60,353	6,618	4,541	50,259	42,447	672
8	1.41	5.69	99,337	10,313	9,521	50,259	6,571	3,874	40,429	49,077	667
9	5.90	4.59	98,761	10,587	9,521	40,429	7,292	3,168	31,925	58,332	706
10	28.09	5.16	92,669	10,274	9,521	31,925	6,251	2,515	30,370	60,744	654
11	10.28	4.87	96,207	11,049	9,521	30,370	7,599	1,706	23,405	65,837	809
12	(5.43)	4.59	95,325	11,359	9,521	23,405	8,156	820	13,602	71,920	886
13	25.98	4.76	89,558	11,091	9,521	13,602	6,957	23	8,348	75,956	797
14	10.63	5.02	86,487	11,150	9,521	8,348	6,797	0	1,716	78,138	826
15	19.18	4.91	83,547	11,231	9,521	1,716	1,716	0	0	81,831	216
16	0.00	4.82	80,202	0	0	0	0	0	80,202	0	10,540

Percent of Target

122%

534

534

Benefit Choices

Deposit	\$100,000.00
Period	15 Years
Client 1	70 M
Client 2	65 F
JK Survivor	100%

501

500

500

Year	Stock Market	Current Interest	Algorithm Payment			IRA Account			Benefit Account			Actual Total				
			Return (%)	Rates (%)	Value BOY	Target	Collared	Value BOY	Transfer	Withdraw	Value EOY	Purchased Benefit	Value BOY	New	Cumul.	Value EOY
1		-3.57	6.00		100,000	8,655	8,655	100,000	6,667	8,078	81,923	0	577	577	6,438	8,655
2		4.88	6.15		88,361	7,817	7,817	81,923	5,770	6,722	73,146	6,438	517	1,094	10,979	7,817
3		12.99	7.18		84,125	7,616	7,790	73,146	5,034	6,194	70,766	10,979	502	1,596	17,578	7,790
4		12.26	5.74		88,344	8,196	8,196	70,766	6,058	6,050	66,593	17,578	550	2,146	27,127	8,196
5		6.37	3.80		93,720	8,922	8,922	66,593	7,788	6,161	56,388	27,127	616	2,762	34,602	8,922
6		(20.85)	3.52		90,990	8,903	8,903	56,388	7,694	5,527	33,016	34,602	614	3,376	36,851	8,903
7		11.26	4.77		69,866	7,036	7,790	33,016	4,439	4,007	27,787	36,851	407	3,783	41,095	7,790
8		33.74	4.40		68,881	7,151	7,790	27,787	4,575	3,586	27,457	41,095	421	4,204	45,873	7,790
9		17.35	3.88		73,330	7,861	7,861	27,457	5,702	3,135	22,395	45,873	522	4,726	49,672	7,861
10		5.60	3.86		72,066	7,990	7,990	22,395	5,717	2,720	14,892	49,672	544	5,270	52,496	7,990
11		11.01	4.04		67,388	7,739	7,790	14,892	4,919	2,026	9,045	52,496	494	5,764	57,459	7,790
12		(19.53)	3.43		66,504	7,925	7,925	9,045	5,385	1,621	1,325	57,459	540	6,304	60,935	7,925
13		3.16	3.23		62,259	7,711	7,790	1,325	1,325	0	0	60,935	137	6,441	56,935	6,441
14		(0.12)	3.88		56,935	0	0	0	0	0	0	56,935	0	6,441	55,256	6,441
15		4.22	3.61		55,256	0	0	0	0	0	0	55,256	0	6,441	49,685	6,441
16		0.00	4.58		49,685	0	0	0	0	0	0	49,685	0	6,441	N/A	6,441

Percent of Target
74% — 534

F:9 5b

Benefit Choices

Deposit Period	\$100,000.00
Client 1	15 Years
Client 2	70 M
<i>& Survivor</i>	65 F

So 2
100%
500

Year	Stock Market Return (%)	Current Interest Rates (%)	Algorithm Payment		IRA Account			Benefit Account			Actual Total Payment
			IRA & Benefit Value BOY	Target Collared	Value BOY	Transfer Withdraw	Value EOY	Purchased Benefit Value BOY	New Culmul. Value EOY		
1	0.98	6.00	100,000	8,655	100,000	6,667	8,078	86,170	0	577	577
2	17.84	6.87	92,232	8,779	8,779	86,170	6,155	7,616	86,673	6,062	586
3	(1.30)	6.31	99,191	9,215	9,215	86,673	6,667	7,432	71,536	12,518	1,163
4	15.49	7.01	89,269	8,972	8,972	71,536	5,961	6,591	69,143	619	1,782
5	31.69	6.77	92,694	9,373	9,373	69,143	6,286	6,356	76,421	23,550	2,381
6	(0.27)	6.43	106,266	10,743	9,521	76,421	7,642	5,731	62,861	636	3,017
7	(13.24)	5.87	100,867	10,058	9,521	62,861	6,985	5,035	43,441	29,845	3,790
8	12.60	5.65	87,776	8,882	8,882	43,441	5,430	3,846	38,955	44,335	4,486
9	18.82	5.43	87,890	9,044	9,044	38,955	5,565	3,436	36,237	48,935	5,035
10	(0.15)	4.79	91,288	9,300	9,300	36,237	6,040	3,076	27,075	55,051	5,608
11	(5.49)	4.73	86,127	9,077	9,077	27,075	5,415	2,283	18,188	59,052	615
12	12.44	5.05	78,835	8,832	8,832	18,188	4,547	1,528	13,810	60,647	571
13	(19.29)	4.75	77,604	8,884	8,884	13,810	4,603	1,054	6,376	63,794	509
14	21.69	4.94	71,107	8,602	8,602	6,376	3,188	386	3,494	64,731	527
15	30.04	5.21	67,460	8,665	8,665	3,494	0	0	0	63,966	449
16	0.00	4.90	65,616	8,665	8,665	0	0	0	0	65,616	8,665

Percent of Target
100%
F:4. Sc
500
514

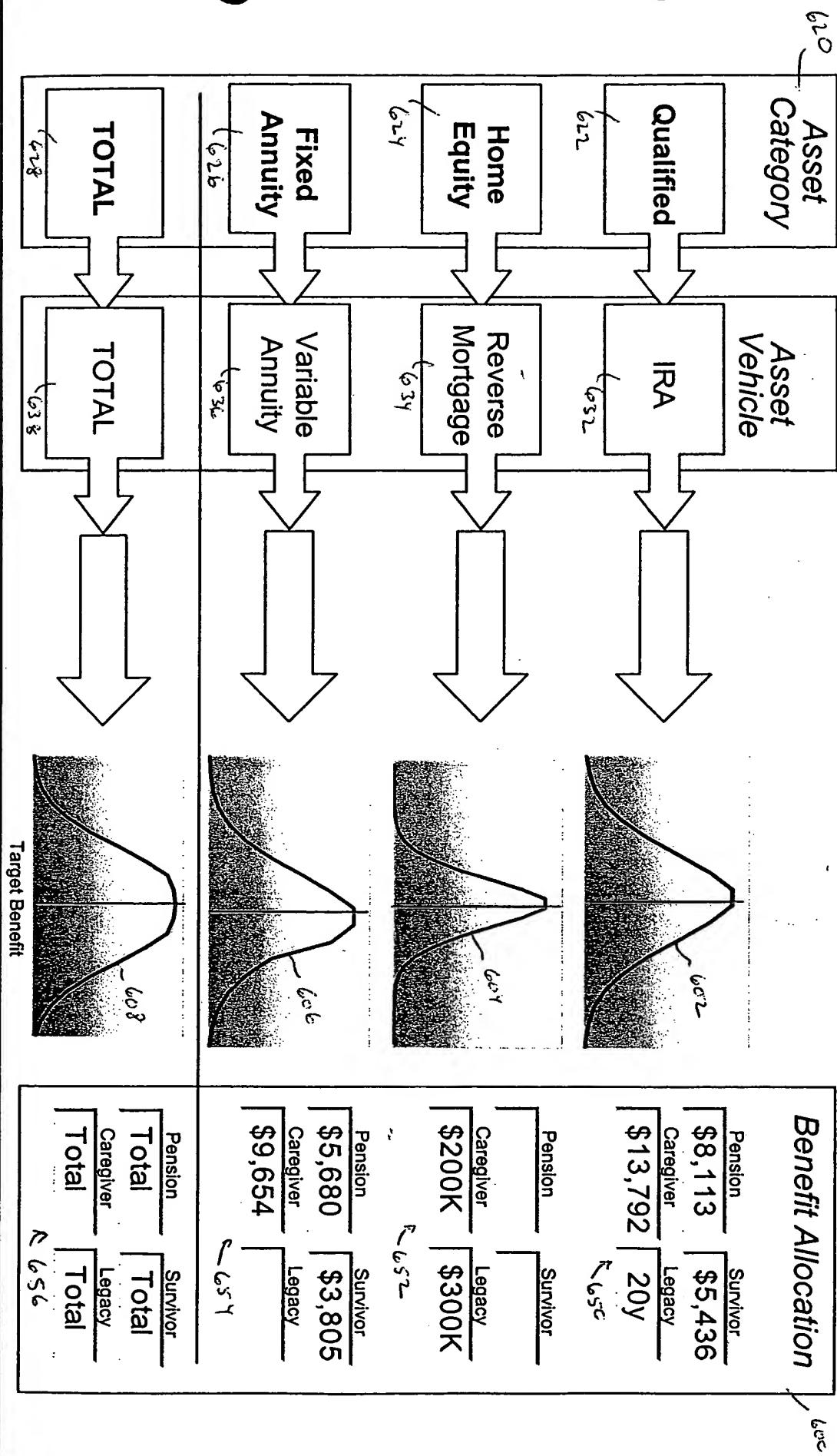


Fig. 6

Fig. 7a

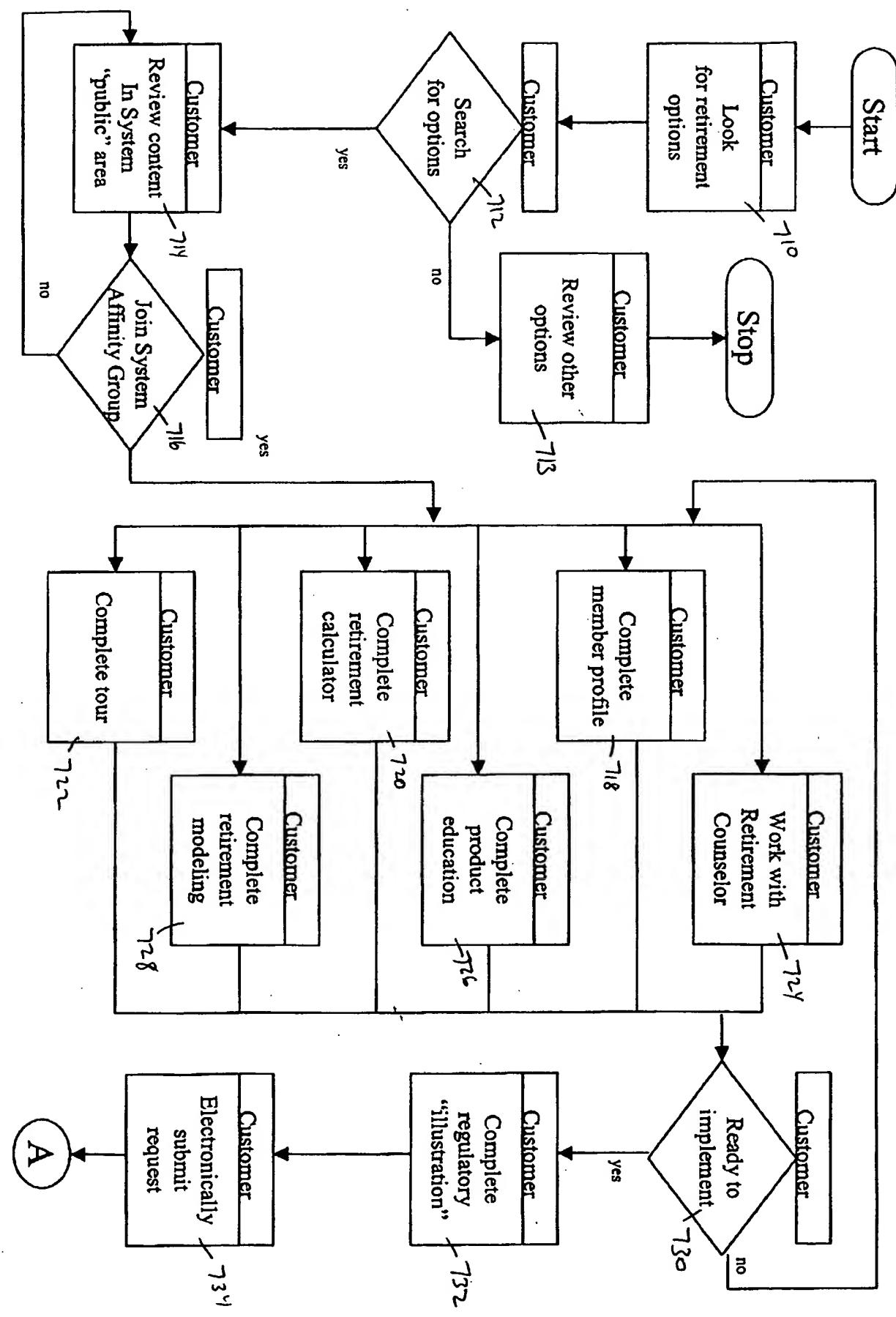
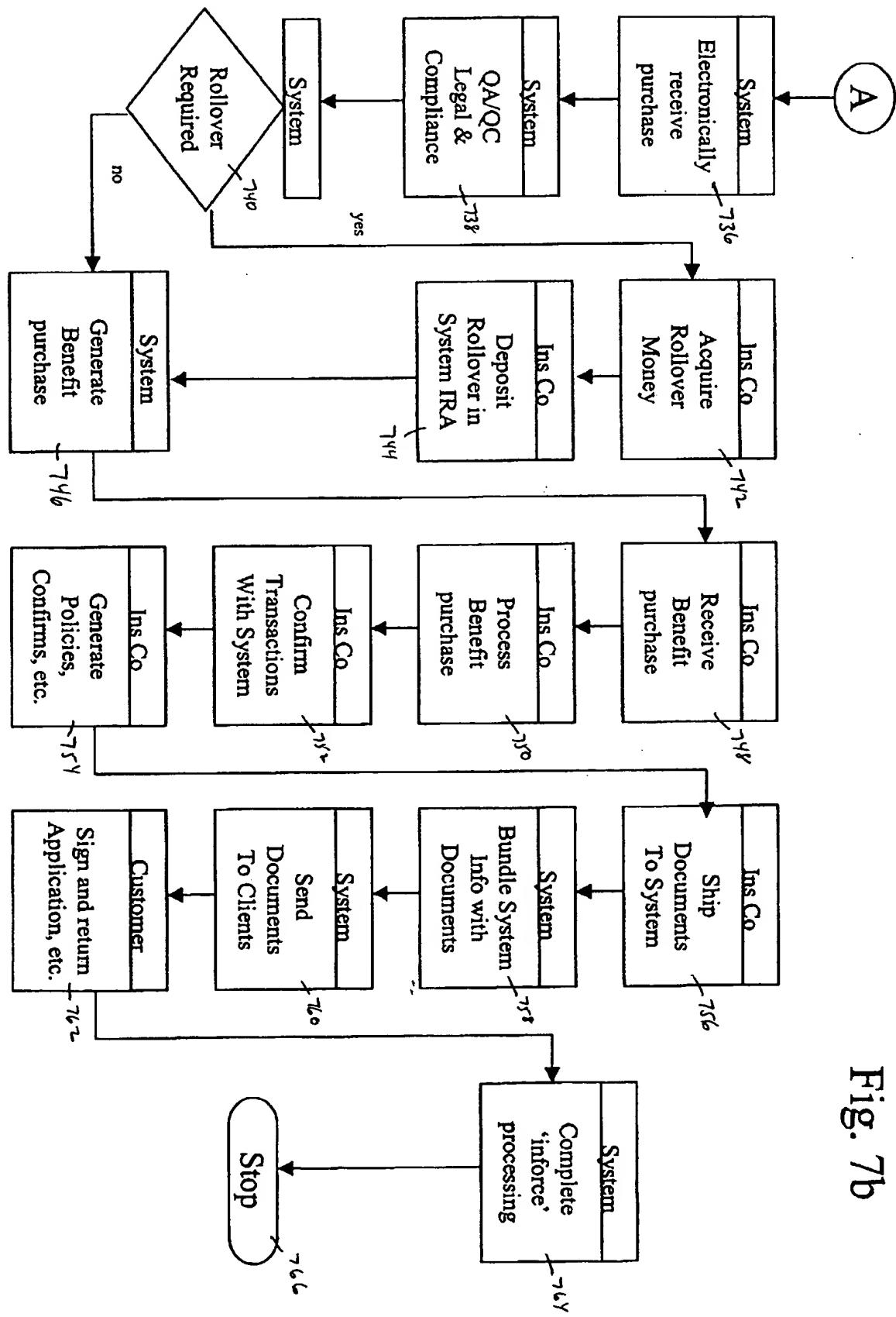


Fig. 7b



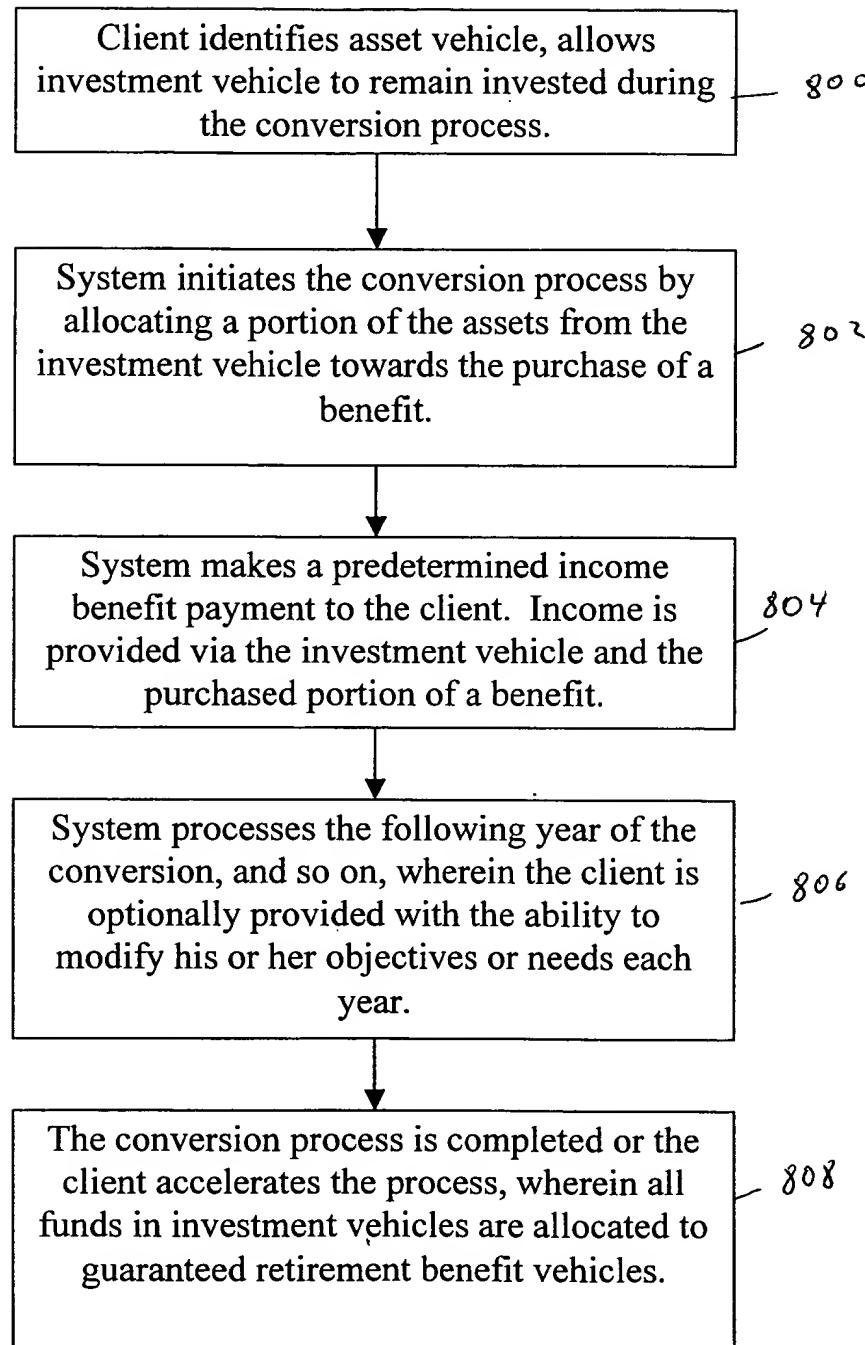


Fig. 8